

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 031)										PAGE 3				
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS														
NONINTEREST INCOME & EXPENSES		06/30/97			06/30/96			12/31/96			12/31/95			12/31/94		
FIDUCIARY ACTIVITIES		11000			9968			42753			42510			41980		
DEPOSIT SERVICE CHARGES		20106			19662			84440			83550			85407		
TRADING REVENUE		-5029			4913			-17509			-10191			3508		
OTHER FOREIGN TRANSACTIONS		-9			-42			-34			-86			-11		
OTHER NONINTEREST INCOME		26635			29606			138422			176357			119315		
NONINTEREST INCOME		52703			63980			251697			299422			253345		
MEMO: FEE INCOME		24944			26742			130121			160999			86838		
PERSONNEL EXPENSE		83365			85235			327860			341189			342698		
OCCUPANCY EXPENSE		26223			29553			99848			112725			127758		
OTHER OPER EXP(INCL INTANGIBLES)		64089			111453			274505			538849			378082		
TOTAL OVERHEAD EXPENSE		173677			226241			702213			992763			848538		
DOMESTIC BANKING OFFICES (#)		328			329			328			328			329		
FOREIGN BRANCHES (#)		8			8			8			8			8		
ASSETS PER DOMESTIC OFFICE		44859			43931			50449			47341			43712		
NUMBER OF EQUIVALENT EMPLOYEES		8157			8658			8044			8236			8921		
PERCENT OF AVERAGE ASSETS		BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT			BANK PEER 1 PCT		
PERSONNEL EXPENSE		2.05	1.64	88	2.16	1.64	86	2.03	1.52	88	2.13	1.66	2.14	1.68		
OCCUPANCY EXPENSE		0.64	0.52	77	0.75	0.53	90	0.62	0.48	83	0.70	0.53	0.80	0.58		
OTHER OPER EXP(INCL INTANGIBLES)		1.58	1.50	61	2.83	1.80	84	1.70	1.70	58	3.37	1.72	2.36	1.70		
TOTAL OVERHEAD EXPENSE		4.27	3.67	74	5.74	3.99	90	4.36	3.75	79	6.20	3.91	5.30	4.02		
OVERHEAD LESS NON-INT INCOME		2.97	1.70	96	4.12	1.85	92	2.79	1.92	93	4.33	1.73	3.72	1.84		
OTHER INCOME & EXPENSE RATIOS:																
AVG PERSONNEL EXP PER EMPL(\$000)		40.88	43.65	44	39.38	41.95	36	40.76	40.93	44	41.43	41.71	38.41	40.16		
ASSETS PER EMPLOYEE (\$MILLION)		2.06	2.91	12	1.88	2.82	13	2.28	3.01	23	2.12	2.86	1.81	2.69		
MARGINAL TAX RATE		33.25	36.35	23	9.97	35.10	7	34.91	35.36	41	8.49	34.91	31.40	34.50		
YIELD ON OR COST OF:																
TOTAL LOANS & LEASES (TE)		8.73	7.33	88	8.27	7.61	69	9.00	7.93	86	8.78	7.78	8.29	8.24		
LOANS IN DOMESTIC OFFICES		8.83	7.24	96	8.40	7.46	80	9.08	7.93	90	8.92	7.63	8.32	8.03		
REAL ESTATE		6.81	7.39	24	7.41	7.69	36	7.24	7.97	11	7.53	7.78	7.62	8.21		
COMMERCIAL & INDUSTRIAL		7.00	6.84	55	6.30	6.76	37	7.81	7.62	59	6.73	6.92	5.83	7.22		
INDIVIDUAL		13.43	9.12	92	12.52	9.89	80	12.85	9.42	88	13.30	10.02	12.26	11.10		
AGRICULTURAL		8.89	6.43	95	9.18	6.46	95	10.51	7.55	95	9.18	6.89	7.27	7.22		
LOANS IN FOREIGN OFFICES		6.15	5.19	82	5.66	5.67	60	6.58	6.11	74	6.03	5.57	6.28	6.66		
TOTAL INVESTMENT SECURITIES (TE)		5.59	5.76	42	5.56	6.55	17	5.56	5.93	32	5.66	6.20	7.42	7.64		
US TREASURIES & AGENCIES		5.53	5.36	51	5.92	6.21	36	5.47	5.70	37	5.88	5.92	7.71	7.05		
STATE & POLITICAL SUB (BOOK)		NA	6.71	NA	NA	7.00	NA	NA	6.78	NA	NA	6.90	NA	7.17		
STATE & POLITICAL SUB (TE)		NA	9.85	NA	NA	9.97	NA	NA	9.90	NA	NA	9.89	NA	10.11		
OTHER DEBT SECURITIES		5.95	5.61	66	4.50	6.85	6	6.13	5.69	66	4.88	6.30	5.84	7.77		
EQUITY SECURITIES		5.76	5.33	52	5.81	5.66	44	5.86	6.06	35	5.71	5.88	5.50	6.16		
INTEREST-BEARING BANK BALANCES		3.53	3.84	43	3.56	4.11	35	4.36	4.44	50	3.46	4.05	12.60	5.38		
FEDERAL FUNDS SOLD & RESALES		3.33	3.23	70	3.41	3.10	88	4.54	4.34	80	3.26	3.11	3.78	3.74		
TOTAL INT-BEARING DEPOSITS		2.74	2.83	44	3.08	3.23	32	3.16	3.11	55	2.93	3.12	3.83	4.11		
TRANSACTION ACCOUNTS		1.49	1.48	51	1.89	1.82	56	1.68	1.56	59	1.73	1.66	2.45	2.42		
MONEY MARKET DEPOSIT ACCOUNTS		2.22	2.16	59	2.37	2.36	41	2.63	2.59	52	2.25	2.26	2.80	3.04		
OTHER SAVINGS DEPOSITS		2.40	2.06	81	2.76	2.49	82	2.70	2.17	90	2.57	2.31	3.52	3.19		
TIME DEP OF \$100M OR MORE		3.78	3.65	57	3.97	3.94	50	4.42	4.06	65	3.93	3.89	4.93	4.82		
ALL OTHER TIME DEPOSITS		4.28	3.76	72	4.70	4.24	66	4.52	4.21	80	4.57	4.23	5.58	5.15		
FOREIGN OFFICE DEPOSITS		3.05	3.42	22	3.01	3.42	29	4.08	4.39	22	3.13	3.35	3.44	4.46		
FEDERAL FUNDS PURCHASED & REPOS		3.16	3.13	62	4.65	3.03	98	3.78	4.25	4	3.83	3.01	3.17	3.58		
OTHER BORROWED MONEY		2.59	3.70	22	2.64	4.49	9	2.71	4.08	20	1.67	3.76	2.33	4.50		
SUBORDINATED NOTES & DEBENTURES		5.46	6.36	40	5.46	6.64	37	5.58	6.82	26	5.54	6.62	5.53	6.85		
ALL INTEREST-BEARING FUNDS		2.81	2.99	37	3.21	3.31	42	3.22	3.42	30	3.00	3.20	3.80	4.07		

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 032)										PAGE 3		
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS												
NONINTEREST INCOME & EXPENSES		06/30/97		06/30/96		12/31/96		12/31/95		12/31/94				
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FIDUCIARY ACTIVITIES		0		0		0		0		0				
DEPOSIT SERVICE CHARGES		350		395		1427		1585		1601				
TRADING REVENUE		0		0		0		0		0				
OTHER FOREIGN TRANSACTIONS		0		0		0		0		0				
OTHER NONINTEREST INCOME		824		923		3519		3724		3339				
NONINTEREST INCOME		1224		1392		5164		5570		5179				
MEMO: FEE INCOME		811		923		3462		3673		3339				
PERSONNEL EXPENSE		3095		3061		12383		11601		10602				
OCCUPANCY EXPENSE		479		548		1998		2068		1895				
OTHER OPER EXP(INCL INTANGIBLES)		1783		1708		7624		7191		6223				
TOTAL OVERHEAD EXPENSE		5357		5317		22005		20860		18720				
DOMESTIC BANKING OFFICES (#)		12		12		12		12		12				
FOREIGN BRANCHES (#)		0		0		0		0		0				
ASSETS PER DOMESTIC OFFICE		77956		84351		83402		83819		91162				
NUMBER OF EQUIVALENT EMPLOYEES		238		239		244		240		226				
PERCENT OF AVERAGE ASSETS		BANK PEER 4 PCT		BANK PEER 3 PCT		BANK PEER 4 PCT		BANK PEER 3		BANK PEER 4				
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PERSONNEL EXPENSE		1.29	1.54	28	1.20	1.44	30	1.27	1.51	28	1.16	1.45	1.44	1.50
OCCUPANCY EXPENSE		0.20	0.46	4	0.21	0.45	7	0.21	0.46	4	0.21	0.46	0.26	0.47
OTHER OPER EXP(INCL INTANGIBLES)		0.74	1.42	10	0.67	1.67	5	0.78	1.41	9	0.72	1.74	0.84	1.57
TOTAL OVERHEAD EXPENSE		2.23	3.49	6	2.08	3.70	6	2.26	3.44	7	2.08	3.75	2.53	3.64
OVERHEAD LESS NON-INT INCOME		1.72	2.21	18	1.53	2.23	18	1.73	2.26	15	1.52	2.26	1.83	2.37
OTHER INCOME & EXPENSE RATIOS:														
AVG PERSONNEL EXP PER EMPL(\$000)		52.02	33.46	94	51.23	33.45	93	50.75	33.70	93	48.34	33.96	46.91	31.66
ASSETS PER EMPLOYEE (\$MILLION)		3.93	2.23	90	4.24	2.39	92	4.10	2.35	91	4.19	2.50	4.84	2.18
MARGINAL TAX RATE		44.36	37.15	96	54.50	35.75	97	41.21	36.93	88	50.31	36.12	52.42	36.37
YIELD ON OR COST OF:														
TOTAL LOANS & LEASES (TE)		6.90	8.04	6	6.78	8.33	5	8.07	8.42	27	6.95	8.20	7.28	9.13
TOTAL LOANS		6.90	8.00	6	6.76	8.27	6	8.06	8.37	30	6.94	8.15	7.26	9.06
REAL ESTATE		7.51	7.89	29	7.74	8.28	23	8.41	8.24	61	7.68	8.13	7.93	8.99
COMMERCIAL & INDUSTRIAL		6.85	7.39	27	6.68	7.20	30	8.04	8.18	43	6.84	7.30	7.15	8.02
INDIVIDUAL		11.07	9.17	79	11.51	10.13	76	10.87	9.09	80	11.55	9.74	12.65	10.67
AGRICULTURAL		NA	7.78	NA	NA	7.68	NA	NA	8.61	NA	NA	7.64	NA	8.55
TOTAL INVESTMENT SECURITIES (TE)														
US TREASURIES & AGENCIES		6.06	5.32	81	6.83	6.28	70	6.20	5.57	82	6.30	5.90	8.11	7.00
STATE & POLITICAL SUB (BOOK)		6.66	5.81	72	6.89	6.58	57	6.63	5.84	72	6.76	6.48	7.00	6.70
STATE & POLITICAL SUB (TE)		10.12	8.56	74	10.46	9.66	63	10.07	8.53	75	10.28	9.47	10.63	9.84
OTHER DEBT SECURITIES		6.76	5.58	74	8.52	6.57	88	6.76	5.99	66	7.79	6.35	8.45	7.34
EQUITY SECURITIES		7.57	5.28	89	7.57	5.35	88	7.54	5.72	88	7.54	5.51	5.40	5.76
INTEREST-BEARING BANK BALANCES		NA	3.51	NA	NA	3.64	NA	NA	4.21	NA	NA	3.94	12.12	5.21
FEDERAL FUNDS SOLD & RESALES		3.18	3.14	62	3.67	3.04	96	4.25	4.18	57	3.42	3.07	2.92	3.55
TOTAL INT-BEARING DEPOSITS		3.27	3.00	76	3.64	3.45	65	3.65	3.28	79	3.47	3.27	3.83	4.12
TRANSACTION ACCOUNTS		2.48	1.79	92	2.50	2.14	80	2.50	1.91	90	2.59	2.02	3.14	2.73
MONEY MARKET DEPOSIT ACCOUNTS		2.54	2.43	65	2.68	2.75	39	2.62	2.69	43	2.63	2.61	3.29	3.32
OTHER SAVINGS DEPOSITS		2.86	2.35	86	2.91	2.69	69	2.94	2.47	83	2.98	2.54	3.66	3.33
TIME DEP OF \$100M OR MORE		3.55	3.63	48	3.64	3.83	40	4.35	4.14	67	3.66	3.77	4.09	4.68
ALL OTHER TIME DEPOSITS		3.74	4.03	30	4.31	4.60	34	4.10	4.27	37	4.01	4.39	4.67	5.22
FEDERAL FUNDS PURCHASED & REPOS														
OTHER BORROWED MONEY		NA	3.08	NA	##	3.14	99	6.15	3.82	89	1.91	2.66	57.89	2.86
SUBORDINATED NOTES & DEBENTURES		NA	7.45	NA	NA	6.83	NA	NA	7.46	NA	NA	6.95	NA	8.60
ALL INTEREST-BEARING FUNDS		3.27	3.02	74	3.70	3.44	72	3.74	3.35	79	3.44	3.28	3.86	4.08

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 033)										PAGE 3
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS										
NONINTEREST INCOME & EXPENSES		06/30/97		06/30/96		12/31/96		12/31/95		12/31/94		
FIDUCIARY ACTIVITIES		65		49		252		218		165		
DEPOSIT SERVICE CHARGES		168		144		740		665		596		
TRADING REVENUE		0		0		0		0		0		
OTHER FOREIGN TRANSACTIONS		0		0		4		0		0		
OTHER NONINTEREST INCOME		76		74		349		370		329		
NONINTEREST INCOME		310		267		1345		1254		1090		
MEMO: FEE INCOME		76		73		349		369		329		
PERSONNEL EXPENSE		1199		1165		5000		4548		4110		
OCCUPANCY EXPENSE		430		413		1781		1622		1434		
OTHER OPER EXP(INCL INTANGIBLES)		866		652		3136		2853		2346		
TOTAL OVERHEAD EXPENSE		2495		2230		9917		9023		7890		
DOMESTIC BANKING OFFICES (#)		8		8		8		8		8		
FOREIGN BRANCHES (#)		0		0		0		0		0		
ASSETS PER DOMESTIC OFFICE		34018		29907		33998		30885		29188		
NUMBER OF EQUIVALENT EMPLOYEES		163		160		170		163		155		
PERCENT OF AVERAGE ASSETS												
		BANK PEER 7 PCT		BANK PEER 7 PCT		BANK PEER 7 PCT		BANK PEER 7 PCT		BANK PEER 7 PCT		
PERSONNEL EXPENSE		1.85	1.71	61		1.96	1.67	72		1.86	1.73	60
OCCUPANCY EXPENSE		0.66	0.52	72		0.70	0.52	77		0.66	0.53	70
OTHER OPER EXP(INCL INTANGIBLES)		1.33	1.29	55		1.10	1.32	31		1.16	1.36	32
TOTAL OVERHEAD EXPENSE		3.84	3.56	62		3.76	3.57	60		3.68	3.67	52
OVERHEAD LESS NON-INT INCOME		3.37	2.58	83		3.31	2.58	81		3.19	2.61	76
OTHER INCOME & EXPENSE RATIOS:												
AVG PERSONNEL EXP PER EMPL(\$000)		29.42	31.92	32		29.13	30.68	39		29.41	32.05	32
ASSETS PER EMPLOYEE (\$MILLION)		1.67	1.90	33		1.50	1.87	20		1.60	1.95	23
MARGINAL TAX RATE		38.37	36.41	70		35.69	35.33	52		35.80	36.16	48
YIELD ON OR COST OF:												
TOTAL LOANS & LEASES (TE)		8.92	8.45	71		9.59	8.91	79		9.01	8.83	60
TOTAL LOANS		8.92	8.43	71		9.59	8.89	80		9.01	8.81	60
REAL ESTATE**		8.67	8.51	58		9.10	8.99	56		8.73	8.76	49
COMMERCIAL TIME, DEMAND,OTH**		8.40	7.97	68		8.81	8.14	74		8.70	8.66	54
INSTALLMENT**		9.83	9.19	67		11.38	10.10	79		9.65	9.23	63
CREDIT CARD PLANS		15.14	13.77	62		15.44	14.44	61		15.24	13.73	64
MEMO: AGRICULTURAL LNS IN ABOVE		NA	8.20	NA		NA	8.39	NA		NA	8.76	NA
TOTAL INVESTMENT SECURITIES (TE)		5.94	5.71	60		7.03	6.58	68		6.23	5.86	68
US TREASURIES & AGENCIES		5.71	5.28	71		6.87	6.20	79		6.33	5.49	89
STATE & POLITICAL SUB (BOOK)		4.72	5.66	22		5.48	6.25	23		3.99	5.60	8
STATE & POLITICAL SUB (TE)		6.95	8.24	24		8.05	9.11	26		5.72	8.11	9
OTHER DEBT SECURITIES		NA	6.00	NA		NA	6.85	NA		NA	6.29	NA
EQUITY SECURITIES		0.00	4.91	16		0.00	4.76	19		0.00	5.46	8
INTEREST-BEARING BANK BALANCES		NA	3.64	NA		NA	3.95	NA		NA	4.19	NA
FEDERAL FUNDS SOLD & REALES		3.08	3.09	48		2.90	2.95	34		3.96	4.08	37
TOTAL INT-BEARING DEPOSITS		3.16	3.10	55		3.90	3.49	79		3.34	3.30	53
TRANSACTION ACCOUNTS		2.33	2.01	75		2.99	2.36	91		2.40	2.09	73
MONEY MARKET DEPOSIT ACCOUNTS		2.78	2.52	79		3.29	2.82	91		2.92	2.70	71
OTHER SAVINGS DEPOSITS		2.69	2.54	64		3.73	2.89	93		2.92	2.61	76
TIME DEP OF \$100M OR MORE		3.59	3.66	47		3.64	3.98	34		3.92	4.07	40
ALL OTHER TIME DEPOSITS		4.40	3.99	74		4.95	4.39	79		4.46	4.20	67
FEDERAL FUNDS PURCHASED & REPOS		NA	2.97	NA		NA	2.89	NA		NA	4.06	NA
OTHER BORROWED MONEY		8.89	2.88	96		9.88	2.53	95		9.09	3.57	97
SUBORDINATED NOTES & DEBENTURES		NA	6.82	NA		NA	7.63	NA		NA	8.18	NA
ALL INTEREST-BEARING FUNDS		3.17	3.11	55		3.91	3.48	80		3.35	3.33	50

\*\*BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.

CERT #	DSB #	(PAGE 3 FORMAT FOR BANKS FILING FFIEC 034)										PAGE 3
CHARTER #	COUNTY	NON-INTEREST INCOME AND EXPENSE (\$000) AND YIELDS										
NONINTEREST INCOME & EXPENSES		06/30/97		06/30/96		12/31/96		12/31/95		12/31/94		
DEPOSIT SERVICE CHARGES		14		15		65		64		52		
OTHER NONINTEREST INCOME		3		2		13		10		11		
NONINTEREST INCOME		17		17		78		74		63		
MEMO: FEE INCOME		3		2		12		10		11		
PERSONNEL EXPENSE		96		93		370		360		331		
OCCUPANCY EXPENSE		29		27		123		115		108		
OTHER OPER EXP(INCL INTANGIBLES)		31		51		156		145		132		
TOTAL OVERHEAD EXPENSE		156		171		649		620		571		
DOMESTIC BANKING OFFICES (#)		1		1		1		1		1		
ASSETS PER DOMESTIC OFFICE		14106		11840		14853		13006		11623		
NUMBER OF EQUIVALENT EMPLOYEES		14		15		14		15		14		
PERCENT OF AVERAGE ASSETS		BANK	PEER22	PCT		BANK	PEER22	PCT		BANK	PEER 22	
PERSONNEL EXPENSE		2.91	1.58	98		3.16	1.58	98		2.62	1.72	95
OCCUPANCY EXPENSE		0.88	0.34	98		0.92	0.34	98		0.87	0.36	97
OTHER OPER EXP(INCL INTANGIBLES)		0.94	1.08	35		1.73	1.11	89		1.10	1.09	53
TOTAL OVERHEAD EXPENSE		4.73	3.04	94		5.80	3.06	98		4.59	3.21	93
OVERHEAD LESS NON-INT INCOME		4.21	2.45	98		5.23	2.48	99		4.04	2.60	97
OTHER INCOME & EXPENSE RATIOS:												
AVG PERSONNEL EXP PER EMPL(\$000)		27.43	30.51	32		24.80	29.67	20		26.43	32.50	19
ASSETS PER EMPLOYEE (\$MILLION)		1.01	1.97	0		0.79	1.95	0		1.06	1.94	1
MARGINAL TAX RATE		47.21	31.95	96		100.00	31.09	99		32.19	33.71	37
YIELD ON OR COST OF:												
TOTAL LOANS & LEASES (TE)		9.39	9.01	69		9.89	9.63	63		9.82	9.18	78
TOTAL LOANS		9.39	8.99	69		9.89	9.61	64		9.82	9.16	78
REAL ESTATE**		NA	8.78	NA		NA	9.62	NA		NA	8.97	NA
COMMERCIAL TIME, DEMAND, OTH**		NA	8.47	NA		NA	9.20	NA		NA	8.88	NA
INSTALLMENT**		NA	9.85	NA		NA	11.16	NA		NA	9.73	NA
CREDIT CARD PLANS		NA	12.14	NA		NA	13.39	NA		NA	13.14	NA
MEMO: AGRICULTURAL LNS IN ABOVE		NA	8.57	NA		NA	9.14	NA		NA	8.90	NA
TOTAL INVESTMENT SECURITIES (TE)		6.08	5.79	63		8.02	6.65	90		5.82	5.86	48
US TREAS, AGCY & OTH DEBT		6.35	5.45	83		8.54	6.38	97		6.06	5.54	74
STATE & POLITICAL SUB (BOOK)		3.56	5.66	9		5.41	6.30	24		3.89	5.58	7
STATE & POLITICAL SUB (TE)		4.48	8.03	7		5.89	8.96	9		4.07	7.95	3
EQUITY SECURITIES		0.00	0.89	66		0.00	0.54	71		0.00	2.49	47
INTEREST-BEARING BANK BALANCES		4.21	4.69	44		NA	5.12	NA		5.26	4.79	65
FEDERAL FUNDS SOLD & RESALES		3.04	3.01	55		2.68	2.83	30		3.94	3.93	50
TOTAL INT-BEARING DEPOSITS		3.00	3.35	19		3.34	3.78	20		3.32	3.51	32
TRANSACTION ACCOUNTS		2.19	2.45	27		2.70	2.77	43		2.40	2.50	40
MONEY MARKET DEPOSIT ACCOUNTS		2.39	2.78	16		2.84	3.07	28		2.70	2.88	31
OTHER SAVINGS DEPOSITS		2.38	2.82	15		2.76	3.14	22		2.52	2.87	21
TIME DEP OF \$100M OR MORE		2.80	3.78	11		3.95	4.17	39		3.59	4.02	27
ALL OTHER TIME DEPOSITS		4.23	3.92	73		4.33	4.39	45		4.55	4.11	84
FEDERAL FUNDS PURCHASED & REPOS		NA	1.58	NA		NA	2.22	NA		NA	4.57	NA
OTHER BORROWED MONEY		NA	1.12	NA		NA	1.13	NA		NA	3.19	NA
SUBORDINATED NOTES & DEBENTURES		NA	NA	NA		NA	NA	NA		NA	NA	NA
ALL INTEREST-BEARING FUNDS		3.00	3.36	19		3.34	3.78	20		3.32	3.53	31
**BANKS UNDER \$300 MILLION IN TOTAL ASSETS REPORT THIS LOAN DETAIL (BY TYPE) USING THEIR OWN INTERNAL CATEGORIZATION SYSTEMS.												

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## UBPR Page 03

### Non interest Income and Expenses (\$000) and Yields

This page presents most of the dollar figures that are components of Non interest income and overhead expense as reported in the Report of Income, together with related information such as number of offices and employees. Key overhead items are also presented as percent of average assets, together with other related ratios. The lower portion of the page presents information relating earning assets, the return or yield on specific earning-asset categories, and the cost of funds. All yields and costs (rates) are annualized.

For more information concerning the methods used to calculate averages for asset yields and liability costs, see Section II, Technical Information.

### Non interest Income and Expenses (\$000)

The dollar amounts, in thousands, for Non interest income and expenses as reported in the Report of Income. The level of detail displayed depends on the call report form type used.

For banks filing the FFIEC 031, 032, or 033 form, the Non interest income items are:

#### *Fiduciary Activities*

Year-to-date income from fiduciary activities.

#### *Deposit Service Charges*

Year-to-date service charges on deposit accounts.

#### *Trading Revenue*

From March 31, 1996 forward includes trading revenue as reported on schedule RI. For prior quarters includes trading gains, losses and fees from foreign exchange transactions and other gains, losses and fees from trading assets and liabilities.

#### *Other Foreign Transactions*

Year-to-date other foreign transaction gains (losses).

#### *Other Non interest Income*

Year-to-date all other Non interest income and fee income

#### *Non interest Income*

Year-to-date all other Non interest income.

#### *Memo: Fee Income*

Year-to-date other fee income.

For banks filing the FFIEC 034, the Non interest income items are:

#### *Deposit Service Charges*

Year-to-date service charges on deposit accounts.

#### *Other Non interest Income*

Year-to-date other fee income and all other Non interest income.

#### *Total Non interest Income*

Year-to-date all other Non interest income.

#### *Fee Income*

Year-to-date other fee income.

For all banks, the Non interest expense items are:

#### *Personnel Expense*

Year-to-date salaries and employee benefits.

#### *Occupancy Expense*

Year-to-date expenses of premises and fixed assets (net of rental income).

#### *Other Operating Expenses (Inc. Intangibles)*

Year-to-date other Non interest expense.

#### *Total Overhead Expense*

Sum of personnel, occupancy and other operating expense.

#### *Related Items*

This UBPR page also presents the following items related to bank overhead:

#### *Domestic Banking Offices (#)*

The number of domestic banking offices (including the "main" office) in operation on the reporting date.

#### *Foreign Branches (#)*

NA appears at this caption for banks that do not have foreign offices, International banking facilities (IBFs) are not included in this item.

#### *Assets per Domestic Office*

Average domestic assets divided by the number of domestic banking offices, expressed in thousands of dollars per office.

#### *Number of Equivalent Employees*

The number of full-time equivalent employee on the payroll at the end of the period.

#### *Percent Of Average Assets*

Non interest expenses as reported in the Report of Income divided by year-to-date average assets. See previous section for individual Non interest expense item definitions. Ratios in this section are annualized for interim periods. See Section II, Technical Information for further information.

#### *Personnel Expense*

#### *Occupancy Expense*

#### *Other Oper Exp (Including Intangibles)*

#### *Total Overhead Expense*

#### *Overhead Less Non-Interest Income*

### **Other Income/Expense Ratios**

These ratios present an additional analysis on a per employee base and the marginal tax rate.

#### ***Average Personnel Expense per Employee (Thousand\$)***

The average salary (including benefits) per employee expressed in thousands of dollars (\$). For example, 21.35=\$21,350 average salary (including benefits) per employee per year.

#### ***Average Assets per Employee (Millions\$)***

Average assets divided by the number of full-time equivalent employee on the payroll at the end of the period. Result is shown in millions of dollars.

#### ***Marginal Tax Rate***

All provisions for income taxes, plus the tax benefit on tax-exempt income, divided by pretax net operating income (including securities gains or losses), plus the tax benefit on tax-exempt income. If the results are less than zero, or if the numerator and denominator are both less than zero, NA is shown at this caption.

#### ***Yield On or Cost of:***

This section presents yield or cost ratios for various assets and liabilities. Note that all yields and rates are annualized and that averages are year-to-date averages. See Section II for descriptions of annualizing and averaging methods. Yields on individual loan categories are not calculated for banks with assets below \$25M because of data limitations. Yields and costs (rates) use averages from Report of Condition, Schedule RC-K whenever the data is reported.

#### ***Total Loans & Lease (TE)***

Interest and fees on loans and income on direct lease-financing receivables, plus the tax benefit on tax-exempt loan and lease income, divided by average total loans and lease-financing receivables. See Appendix B regarding the calculation of tax benefits.

#### ***Total Loans***

Interest and fees on loans held in domestic offices divided by average domestic office loans.

#### ***Total Loans or Loans in Domestic Offices***

Interest and fees on loans held in domestic offices divided by average domestic office loans.

#### ***Real Estate Loans (banks filing FFIEC 031 OR 032)***

Interest and fees on domestic office loans secured primarily by real estate, divided by average domestic real estate loans.

#### ***Commercial & Industrial Loans (banks filing FFIEC 031 or 032)***

Interest and fees on domestic office commercial and industrial loans, divided by average domestic commercial and industrial loans.

#### ***Individual Loans (banks filing FFIEC 031 or 032)***

Interest and fees on domestic office loans to individuals for household, family and other personal expenditures, divided by average domestic loans to individuals for household, family, and other personal expenditures.

#### ***Agricultural Loans (banks filing FFIEC 031 or 032)***

Interest and fees on domestic office loans to finance agricultural production divided by average domestic loans to finance agricultural production.

#### ***Real Estate Loans (banks filing FFIEC 033 or 034)***

Interest and fees on real estate loans divided by average real estate loans.

#### ***Commercial, Time, Demand, Other (banks filing FFIEC 033 or 034)***

Interest and fees on commercial, time, demand and other loans divided by

the average commercial, time, demand and other loans.

#### ***Installment Loans (banks filing FFIEC 033 or 034)***

Interest and fees on installment loans divided by average installment loans.

#### ***Credit Card Plans (banks filing FFIEC 033 or 034)***

Interest and fees on credit card plans divided by the average for credit card and related plans.

#### ***Memo: Agricultural Loans, in Above (banks filing FFIEC 033 or 034)***

Interest and fees on loans to finance agricultural production divided by average loans to finance agricultural production.

#### ***Total Investment Securities (TE)***

Income on securities not held in trading accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.

#### ***US Treasury & Agency Securities (banks filing FFIEC 031, 032 or 033)***

Income on U.S. Treasury securities and U.S. government agency obligations divided by average U. S. Treasury securities and U.S. government agency obligations.

#### ***US Treasury, Agency & Other Debt (banks filing FFIEC 034)***

Income on U.S. Government securities and other debt securities divided by the average for those securities.

#### ***State and Political Sub (Book)***

Income on securities issued by states and political subdivisions divided by average state and political subdivision securities.

#### ***State & Political Sub (TE)***

Income on securities issued by states

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and political subdivisions, plus the tax benefit on municipal securities income, divided by average state and political subdivision securities.

*Other Debt Securities  
(banks filing FFIEC 031, 032 or 033)*

Income on other domestic debt securities divided by average other debt securities

*Equity Securities*

Income on equity securities (including mutual funds) divided by average equity securities.

*Interest-Bearing Bank Balances*

Interest on balances due from depository institutions divided by the average of interest-bearing balances due from depository institutions carried in domestic and foreign office.

*Federal Funds Sold & Resales*

Income on federal funds sold and securities purchased under agreements to resell divided by the average of federal funds sold and securities purchased under agreements to resell.

*Total Interest-Bearing Deposits*

Interest on all interest-bearing time and savings deposits in domestic and foreign offices divided by average interest-bearing time and savings deposits in domestic and foreign offices.

*Transaction Accounts*

Interest on transaction accounts

(NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) divided by the average balance of such deposits.

*Money Market Deposit Accounts*

Interest on money market deposit accounts (MMDA's) divided by the average balance of such deposits.

*Other Savings Deposits*

Interest on other savings deposits (all nontransaction accounts other than MMDA's and time deposits) divided by the average of such deposits.

*Time Dep of \$100M or More*

Interest on time certificates of deposit of \$100 thousand or more issued by domestic offices divided by the average of domestic time certificates of deposit of \$100 thousand or more. From March 31, 1997, time deposits open accounts; are included

*All Other Time Deposits*

Interest on all domestic time deposits of less than \$100,000 and open-account time deposits of \$100,000 or more, divided by the average of such deposits. From March 31, 1997 forward, time deposit open accounts not included.

*Foreign Office Deposits  
(banks filing FFIEC 031)*

Interest on deposits in foreign offices, Edge and Agreement subsidiaries and

IBF's divided by the average for such deposits.

*Federal Funds Purchased & Repos*

The expense of federal funds purchased and securities sold under agreements to repurchase divided by the average of federal funds purchased and securities sold under agreements to repurchase.

*Other Borrowed Money*

Interest on demand notes (note balances) issued to the U.S. Treasury and on other borrowed money divided by the average of interest-bearing demand notes (note balances) issued to the U.S. Treasury and other liabilities for borrowed money.

*Subordinated Notes & Debentures*

Interest on notes and debentures subordinated to deposits divided by the average of notes and debentures subordinated to deposits.

*All Interest-Bearing Funds*

Interest on all interest-bearing deposits in domestic offices, interest-bearing foreign office deposits, demand notes (note balances) issued to the U.S. Treasury, other borrowed money, subordinated notes and debentures, and expense on federal funds purchased and securities sold under agreements to repurchase, interest expense on mortgage and capitalized leases divided by the average of the liabilities or funds that generated those expenses.

CERT # DSB #  
CHARTER # COUNTY

(PAGE 4 FORMAT FOR ALL BANKS)  
BALANCE SHEET - ASSETS, LIABILITIES AND CAPITAL (\$000)

PAGE 4

PERCENT CHANGE

ASSETS:	06/30/97	06/30/96	12/31/96	12/31/95	12/31/94	1 QTR	1 YEAR
REAL ESTATE LOANS	3658666	3299689	3842685	3614213	3068437	1.23	10.88
COMMERCIAL LOANS	3144160	2864818	4909325	2774709	3165803	13.31	9.75
INDIVIDUAL LOANS	2648530	2205779	3056796	2708432	2169136	-2.21	20.07
AGRICULTURAL LOANS	32929	31074	35196	33395	31055	-1.40	5.97
OTHER LN&LS IN DOMESTIC OFFICES	265183	434779	149109	366243	524592	-27.59	-39.01
LN&LS IN FOREIGN OFFICES	431810	779203	439691	433899	780306	-0.48	-44.58
GROSS LOANS & LEASES	10181278	9615342	12432802	9930891	9739329	2.52	5.89
LESS: UNEARNED INCOME	0	0	0	0	0		
LN&LS ALLOWANCE & ATRR	342271	500432	316939	342089	512874	0.05	-31.60
NET LOANS & LEASES	9839007	9114910	12115863	9588802	9226455	2.61	7.94
U.S.TREASURY & AGENCY SECURITIES	1531139	2256935	1799184	1601512	1901838	-4.39	-32.16
MUNICIPAL SECURITIES	0	0	0	0	0	NA	NA
FOREIGN DEBT SECURITIES	0	109529	0	0	135478	NA	-100.00
ALL OTHER SECURITIES	277031	687122	190156	318192	518334	-12.94	-59.68
INTEREST-BEARING BANK BALANCES	1652505	1058571	1223630	1492007	955085	10.76	56.11
FEDERAL FUNDS SOLD & REALES	559541	359527	599993	950002	795635		
TRADING ACCOUNT ASSETS	1494020	609349	404300	1615072	520727	-7.50	145.18
TOTAL INVESTMENTS	5514236	5081033	4217263	5976785	4827097	NA	NA
TOTAL EARNING ASSETS	15353243	14195943	16333126	15565587	14053552	NA	NA
NONINT CASH & DUE FROM BANKS	654847	1007806	1046144	1071645	908212	-38.89	-35.02
ACCEPTANCES	17055	10973	23285	15007	12976		
PREMISES, FIX ASSTS, CAP LEASES	186463	211413	183803	193194	217258	-3.48	-11.80
OTHER REAL ESTATE OWNED	118747	217572	84638	142240	233124	-16.52	-45.42
INV IN UNCONSOLIDATED SUBS	0	0	0	0	0		
OTHER ASSETS	504975	675788	665345	497556	725161	1.49	-25.28
TOTAL ASSETS	16835328	16319495	18336336	17485216	16150283	-3.72	3.16
AVERAGE ASSETS DURING QUARTER	16267245	15758691	16462541	16298569	16071300	-0.19	3.23
LIABILITIES:							
DEMAND DEPOSITS	3020414	2905776	3170670	3259659	3152844	-7.34	3.95
ALL NOW & ATS ACCOUNTS	1587895	1487944	1613040	1593894	1574610	-0.38	6.72
MONEY MARKET DEPOSIT ACCOUNTS	1611840	1788546	1544987	1651156	1881080	-2.38	-9.88
OTHER SAVINGS DEPOSITS	3464634	3449352	3295561	3381314	3309619	2.46	0.44
TIME DEP UNDER \$100M	2047675	2283553	2567360	2047724	2365758	0.00	-10.33
CORE DEPOSITS	11732458	11915171	12191618	11933747	12283911	-1.69	-1.53
TIME DEP OF \$100M OR MORE	498830	490191	643250	444035	452060	12.34	1.76
DEPOSITS HELD IN FOREIGN OFFICES	1143633	701520	2428221	1002884	710305	14.03	63.02
TOTAL DEPOSITS	13374921	13106882	15263089	13380666	13446276	-0.04	2.05
FEDERAL FUNDS PURCHASED & RESALE	989790	948375	729169	1375799	712376		
OTHER BORROWINGS INCL MAT < 1YR	437459	504747	300568	810549	276613	-46.03	-13.33
MEMO: SHT TERM N. CORE FUNDING	3069712	NA	NA	NA	NA	NA	NA
OTHER BORROWINGS INCL MAT > 1YR	16086	0	5077	0	NA	NA	NA
ACCEPTANCES & OTHER LIABILITIES	428210	359391	426358	377099	344343	13.55	19.15
TOTAL LIABILITIES (INCL MORTG)	15246466	14919395	16724261	15944113	14779608	-4.38	2.19
SUBORDINATED NOTES & DEBENTURES	225000	225000	225000	225000	225000	0.00	0.00
ALL COMMON & PREFERRED CAPITAL	1363864	1175100	1387080	1316116	1145675	3.63	16.06
TOTAL LIABILITIES AND CAPITAL	16835328	16319495	18336336	17485216	16150283	-3.72	3.16
MEMORANDA							
OFFICER, SHAREHOLDER LOANS (#)	0	0	0	0	0		
OFFICER, SHAREHOLDER LOANS (\$)	1667	883	2267	1684	3202	-1.01	88.79
NON-INVESTMENT ORE	118747	217572	84638	142240	233124	-16.52	-45.42
HELD-TO-MATURITY SECURITIES	1766401	3053586	1947617	1919704	2555650	-7.99	-42.15
AVAILABLE-FOR-SALE SECURITIES	41769	NA	41723	0	NA	NA	NA
ALL BROKERED DEPOSITS	0	0	0	0	0	NA	NA



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## UBPR Page 04

### Balance Sheet—Assets, Liabilities and Capital (\$000)

This page presents end-of-period figures to facilitate comparison of asset and liability composition from period to period. The major components of total assets have been aligned into earning and nonearning asset categories to facilitate earning asset analysis.

Annual and one-quarter percentage changes are provided for most of the data presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Data on this page comes from Report of Condition schedules RC, RC-B, RC-C, RC-D and RC-E.

There is a single version of this page for all banks.

#### Assets

##### *Real Estate Loans*

Total of domestic-office loans secured by real estate.

##### *Commercial Loans*

Total of domestic-office commercial and industrial loans, loans to depository institutions, acceptances of other banks, and obligations (other than securities) of states and political subdivisions.

##### *Individual Loans*

Domestic-office loans to individuals for household, family and other personal expenditures.

##### *Agricultural Loans*

Total domestic-office loans to finance agricultural production and other loans to farmers.

##### *Other Loans and Leases in Domestic Offices*

All other loans, and all lease-financing receivables, in domestic offices.

##### *Loans and Leases in Foreign Offices*

All loans and leases in foreign offices. NA appears for banks without foreign offices.

##### *Gross Loans and Leases*

Total of the above loan and lease categories, which include unearned income. This is derived by adding unearned income to total loans and leases.

##### *Less: Unearned Income*

Unearned income, and the total of loan and lease loss reserves and transfer risk reserves, are subtracted from Gross Loans and Leases.

##### *Less: Loan and Lease Allowance and ATRR*

The allowance for loan and lease losses plus allocated transfer risk reserve.

##### *Net Loans and Leases*

Gross loans and leases, less allowance and reserve and unearned income.

##### *U.S. Treasury and Agency Securities*

Total of U.S. Treasury securities and U.S. Government agency and corporation obligations.

##### *Municipal Securities*

Securities issued by states and political subdivisions in the U.S.

##### *Foreign Securities*

All debt and equity foreign securities.

##### *All Other Securities*

All other domestic securities, includ-

ing holdings of private certificates of participation in pools of residential mortgages.

##### *Interest-Bearing Bank Balances*

Interest-bearing balances due from depository institutions.

##### *Federal Funds Sold and Resales*

Federal funds sold and securities purchased under agreements to resell.

##### *Trading Account Assets*

Total assets held in trading accounts.

##### *Total Investments*

Sum of all securities, interest-bearing bank balances, federal funds sold, and trading account assets.

##### *Total Earning Assets*

Sum of Net Loans and Leases and Total Investments.

##### *Non interest-Bearing Cash and Due From Banks*

Total currency, coin, and Non interest-bearing balances due from depository institutions.

##### *Acceptances*

Customer's liability to this bank on acceptances outstanding.

##### *Premises, Fixed Assets and Capitalized Leases*

All premises and fixed assets, including capitalized leases.

##### *Other Real Estate Owned*

Includes investment and non-investment other real estate owned.

##### *Investment in Unconsolidated Subsidiaries*

Bank's investment in unconsolidated subsidiaries and associated companies.

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#### *Other Assets*

Reported other assets plus total intangible assets.

#### *Total Assets*

#### *Average Assets During Quarter*

Average assets for one quarter from Schedule RC-K.

#### *Liabilities*

#### *Demand Deposits*

Total demand deposits from Schedule RC-E.

#### *All NOW & ATS Accounts*

Total transaction accounts minus total demand deposits. This consists of all NOW accounts (including Super NOWs), plus other transaction accounts such as ATS accounts and certain accounts (other than MMDAs) that permit third party payments from RC-E.

#### *Money Market Deposit Accounts (MMDAs)*

The amount of MMDAs reported from RC-E.

#### *Other Savings Deposits*

Reported total savings deposits, less MMDAs. This comprises all savings deposits other than MMDAs, and includes regular passbook accounts and overdraft protection plan accounts from RC-E.

#### *Time Deposits Under \$100 Thousand*

Total time deposits of less than \$100 Thousand from RC-E.

#### *Core Deposits*

The sum of demand deposits, all NOW and ATS accounts, MMDA savings, other savings deposits, and time deposits under \$100 thousand.

#### *Time Deposits of \$100M or More*

Time certificates of deposit of \$100

thousand or more plus open-account time deposits of \$100 thousand or more from RC-E.

#### *Deposits in Foreign Offices*

Total deposits in foreign offices and Edge and agreement subsidiaries and IBFs.

#### *Total Deposits*

Total of all deposit categories previously detailed.

#### *Federal Funds Purchased & Resales*

Federal Funds purchased and securities sold under agreements to repurchase.

#### *Other Borrowing Incl Mat < 1 YR*

From March 31, 1994 and subsequent, other borrowed money with an original maturity less than one year plus interest-bearing demand notes (note balances) issued to the U.S. Treasury plus trading liabilities (captured separately). For banks filing schedule RC-D revaluation losses on interest rate contracts are excluded. Prior to March 31, 1994 all other borrowed money is reported in this caption.

#### *Memo: Short Term Non Core Funding*

Fixed rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year

- + Floating rate time certificates of deposit and open account time deposits of \$100M or more that mature within one year
- + Brokered deposits less than \$100,000 and maturing within one year
- + Other borrowing with remaining maturity one year or less
- + Deposits in foreign offices with remaining maturity under one year
- + Securities sold under agreements to repurchase and federal funds purchased

+ Demand notes issued to the U.S. Treasury

Not available calculated prior to March 1996.

#### *Other Borrowing With Mat > 1 YR*

Other borrowed money with an original maturity of more than one year. For banks filing schedule RC-D, revaluation losses are included in this caption. Available from March 31, 1994 forward.

#### *Acceptances & Other Liabilities*

The sum of the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above.

#### *Total Liabilities (Including Mortgages)*

Total Liabilities (excluding notes and debentures subordinated to deposits).

#### *Subordinated Notes & Debentures*

Notes and debentures subordinated to deposits.

#### *All Common & Preferred Capital*

All preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments.

#### *Total Liabilities & Capital*

The total of the various liability and capital items listed above.

#### *Memoranda*

#### *Officer, Shareholder Loans (#)*

The aggregate number officers, directors, principal shareholders and related interests with extensions of credit exceeding \$500,000 or 5% of total capital.

#### *Officer, Shareholder Loans (\$)*

The aggregate amount of loans to officers, directors, principal shareholders and related interests.

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*Non-Investment ORE*

All other real estate owned. Excludes direct and indirect investment in real estate ventures. Reported for savings banks only.

*Held-To-Maturity Securities*

Held-to-maturity securities reported at cost beginning March 31, 1994. This caption reflects total investment secu-

rities excluding trading assets for prior periods.

*Available-For-Sale Securities*

Securities available-for-sale reported at fair value beginning March 31, 1994.

*All Brokered Deposits*

Total brokered deposits from schedule RC-E.

CERT # CHARTER #	DSB # COUNTY	(PAGE 5 FORMAT FOR ALL BANKS) OFF-BALANCE SHEET ITEMS					PAGE 5 PERCENT CHANGE	
		06/30/97	06/30/96	12/31/96	12/31/95	12/31/94	1 QTR	1 YEAR
OUTSTANDINGS (\$000)								
HOME EQUITY (1-4 FAMILY)		380381	410459	375511	365367	416664	4.11	-7.33
CREDIT CARD		4267299	3571207	5261011	3857643	3544673	10.62	19.49
COMMERCIAL RE SECURED BY RE		244799	178600	168961	167392	86577	46.24	37.07
COMMERCIAL RE NOT SECURED BY RE		38782	3878	42625	12481	3616	210.73	900.05
ALL OTHER		4264178	3016875	4049655	3668000	2500547	16.25	41.34
SECURITIES UNDERWRITING		0	0	0	0	0	NA	NA
MEMO:UNSED COMMIT W/MAT GT 1 YR		2324062	1509698	1575885	2069147	1596056	12.32	53.94
STANDBY LETTERS OF CREDIT		1884182	1812435	2001523	1900740	1780971	-0.87	3.96
AMOUNT CONVEYED TO OTHERS		56954	76875	44969	74506	56514	-23.56	-25.91
COMMERCIAL LETTERS OF CREDIT		119698	234168	143758	109522	179295	9.29	-48.88
PRINCIPAL BALANCE OF MTG POOLS		357939	793376	280388	308778	924138	15.92	-54.88
AMOUNT OF RECOURSE EXPOSURE		285690	775234	230550	297641	853973	-4.02	-63.15
CREDIT DERIV BANK AS GTR		0	0	0	0	0	0	0
CREDIT DERIV BANK AS BENEF		0	0	0	0	0	0	0
ALL OTHER OFF-BALANCE SHEET ITEM		0	0	0	0	0	NA	NA
GROSS OFF-BALANCE SHEET ITEMS		23057904	21864192	28047824	23222784	17863168	-0.71	5.46
OUTSTANDINGS (% OF ASSETS)								
UNUSED COMMITMENTS								
HOME EQUITY (1-4 FAMILY)		2.26 1.88 59	2.52 1.81 65	2.05 2.39 44	2.09 1.87 2.58	1.95		
CREDIT CARD		25.35 3.32 94	21.88 2.25 92	28.69 6.16 88	22.06 3.39 21.95	2.10		
COMMERCIAL RE SECURED BY RE		1.45 0.90 79	1.09 0.83 63	0.92 1.45 34	0.96 0.75 0.54	0.86		
COMMERCIAL RE NOT SECURED BY RE		0.23 0.19 61	0.02 0.14 34	0.23 0.17 65	0.07 0.15 0.02	0.12		
ALL OTHER		25.33 25.55 50	18.49 24.27 36	22.09 24.81 44	20.98 25.37 15.48	23.75		
TOTAL LN&LS COMMITMENTS		54.62 35.10 83	44.00 34.03 73	53.98 39.32 74	46.16 35.37 40.57	33.36		
SECURITIES UNDERWRITING		0.00 0.00 77	0.00 0.00 71	0.00 0.00 90	0.00 0.00 0.00	0.00		
STANDBY LETTERS OF CREDIT		11.19 5.64 88	11.11 5.66 84	10.92 4.53 95	10.87 5.71 11.03	5.70		
AMOUNT CONVEYED TO OTHERS		0.34 0.41 50	0.47 0.42 59	0.25 0.24 53	0.43 0.40 0.35	0.42		
COMMERCIAL LETTERS OF CREDIT		0.71 0.77 50	1.43 0.98 65	0.78 0.61 60	0.63 0.80 1.11	0.92		
PRINCIPAL BALANCE OF MTG POOLS		2.13 0.02 96	4.86 0.03 96	1.53 0.01 95	1.77 0.03 5.72	0.04		
AMOUNT OF RECOURSE EXPOSURE		1.70 0.02 96	4.75 0.01 98	1.26 0.01 95	1.70 0.02 5.29	0.03		
CREDIT DERIV BANK AS GTR		00.0 0.00 00	0.00 0.00 00	0.00 0.00 00	0.00 0.00 0.00	0.00		
CREDIT DERIV BANK AS BENEF		00.0 0.00 00	0.00 0.00 00	0.00 0.00 00	0.00 0.00 0.00	0.00		
ALL OTH OFF-BALANCE SHEET ITEMS		0.00 3.23 18	0.00 3.54 15	0.00 0.39 27	0.00 2.92 0.00	2.08		
GROSS OFF-BALANCE SHEET ITEMS		136.96 148.26 57	133.98 123.78 57	152.96 94.72 79	132.81 141.03 110.61	121.55		

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## UBPR Page 05

### Off-Balance Sheet Items

The top part of this page presents the amounts of various selected commitments, contingencies, contracts and other items reported in Report of Condition Schedule RC-L (Commitments and Contingencies) that are not reported as part of the balance sheet of the Report of Condition. Refer to the instructions for the Report of Condition Schedule RC-L for more detailed explanations of the captions appearing on UBPR page 05.

Annual and one-quarter percentage changes are provided for data displayed in dollars presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

Page five displays the same captioned items in two different formats. Definitions apply to both sections. The top half displays information in dollar format. The bottom half displays the items as a percent of total assets.

#### Outstanding

Unused commitments on the following categories of loans and securities.

*Home Equity (1-4 Family)*

*Credit Card*

*Commercial RE Secured by RE*

*Commercial RE Not Secured by RE*

*All Other*

*Securities Underwriting*

*Memo: Unused Commit W/Mat Gt 1 YR*

Unused commitments reported the previous 6 categories with an original maturity beyond one year.

#### ***Standby Letters of Credit***

The amount of outstanding and used standby letters of credit issued by the bank.

#### ***Amount Conveyed to Others***

The amount of standby letters of credit conveyed to others.

#### ***Commercial Letters of Credit***

**Principal Balance of Mortgage Pools**

Principal balance of FNMA, FHLMC,

Private and Farmer Mac mortgage pools transferred with recourse.

#### ***Amount of Recourse Exposure***

Recourse exposure for above mortgage pools.

#### ***Credit Derivs Bank as Guarantor***

Credit Derivatives on which the bank is guarantor, available from June 30, 1997 forward.

#### ***Credit Derivs Bank as Beneficiary***

Credit Derivatives on which the bank is beneficiary, available from June 30, 1997 forward.

#### ***All Other Off Balance Sheet Items***

Contracts on other commodities and equities, all other off-balance sheet liabilities, participation in acceptances conveyed and acquired, securities borrowed, securities lent, commitments to purchase and sell when-issued securities.

#### ***Off Balance Sheet Items***

Sum of all off balance sheet items listed above.

CERT # CHARTER #	DSB #	(PAGE 5A FORMAT FOR ALL BANKS) DERIVATIVES ANALYSIS (\$000)					PAGE 5A	
						PERCENT CHANGE		
						1 QTR	1 YEAR	
OUTSTANDING(\$000)	06/30/97	06/30/96	12/31/96	12/31/95	12/31/94			
DERIVATIVES BY CONTRACT	0000000	0000000	0000000	0000000	0000000	000000	00000	
FUTURE, FWD, EXCH TRADED OPT	0000000	0000000	0000000	0000000	0000000	000000	00000	
OTC TRADED OPTIONS 7 SWAPS	0000000	0000000	0000000	0000000	0000000	000000	00000	
NONTRADING CONTRACTS M-T-M	0000000	0000000	0000000	0000000	0000000	000000	00000	
NONTRADING CONTRACTS NOT M-T-M	0000000	0000000	0000000	0000000	0000000	000000	00000	
AGGREGATE CONTRACT POSITION (F.V.)								
CONTRACTS HELD FOR TRADING	0000000	0000000	0000000	0000000	0000000	000000	00000	
NON TRADING CONTRACTS M-T-M	0000000	0000000	0000000	0000000	0000000	000000	00000	
NON TRADING CONTRACTS NOT M-T-M	0000000	0000000	0000000	0000000	0000000	000000	00000	
TRADING REVENUE								
INTEREST RATE INSTRUMENTS	0000000	0000000	0000000	0000000	0000000	000000	00000	
FOREIGN EXCHANGE INSTRUMENTS	0000000	0000000	0000000	0000000	0000000	000000	00000	
EQUITY COMMODITY, INDEX, OTHER	0000000	0000000	0000000	0000000	0000000	000000	00000	
TOTAL	0000000	0000000	0000000	0000000	0000000	000000	00000	
IMPACT ON N INC OF NONTRAD DERIVS	0000000	0000000	0000000	0000000	0000000	000000	00000	
NET CHANGE TO NET INT MAR.	0000000	0000000	0000000	0000000	0000000	000000	00000	
NET CHANGE TO NET NONINT EXP	0000000	0000000	0000000	0000000	0000000	000000	00000	
OTHER								
R.C. DERIV PAST DUE 90+ DAYS	0000000	0000000	0000000	0000000	0000000	000000	00000	
R.C. DERIV P.D. 30-89 DAYS	0000000	0000000	0000000	0000000	0000000	000000	00000	

DERIVATIVES ANALYSIS (%)

OUTSTANDING (% TOTAL)	06/30/97			06/30/96			12/31/96			12/31/95			12/31/94		
	BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1	BANK	PEER	1
DERIVATIVES BY CONTRACT															
FUTURE, FWD, EXCH TRADED OP	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
OTC TRADED OPTIONS & SWAPS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
NONTRADING CONTRACTS M-T-M	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
NONTRADING CONTRACTS NOT M-T-M	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
TRADING REVENUE (% TOTAL REVENUE)															
INTEREST RATE INSTRUMENTS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
FOREIGN EXCHANGE INSTRUMENTS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
EQUITY, COMMODITY, INDEX, OTHER	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
IMPACT ON NET INC OF NONTRAD DERIVS															
CHG TO NET INT MAR % NIM	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
CHG TO OTHER % NET NONINT EXP	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
OTHER RATIOS															
NET CREDIT EXP % RISK ASSET	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
NFV NONTRADED NON M-T-M % T1 CAP	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00
HIGH RISK & STRUC %TOT SECS	0.00	0.00	00	0.00	0.00	00	0.00	0.00	00	0.00	0.00	0.00	0.00	0.00	0.00

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## UBPR Page 5A

### Derivatives Analysis

The top part of this page presents the amounts of derivatives and related information in thousands of dollars. The bottom part of page 6A presents information on derivatives in percentage or ratio format. Except when notes, data on this page is available from the March 31, 1995 call report forward.

Annual and one-quarter percentage changes are provided for data displayed in dollars presented on this page. The annual changes are the percent change from the prior year comparable quarter to the current quarter. One quarter change is the percent change from the immediate prior quarter to the current quarter.

### Outstanding (\$000)

#### Derivatives By Contract

Derivatives are grouped by type of contract (e.g. futures, forwards, options, etc). Within each group are included all interest rate, foreign exchange, equity derivative, commodity and other contracts.

#### Future, FWD, Exch Traded Opt

Futures, forwards, exchange traded written and purchased options. Includes traded and OTC options prior to March 31, 1995.

#### OTC Traded Options & Swaps

OTC traded written and purchased options and swap contracts. Prior to March 31, 1995 includes only SWAP contract.

#### Nontrading Contracts M-T-M

Contracts held for other than trading that are marked to market.

#### Nontrading Contracts Not M-T-M

Contracts held for other than trading that are not marked to market.

### Aggregate Contract Position

The following sections are displayed for banks filing call form 031, 032 or 033 only. The fair value of derivative contracts are displayed by type of contract (e.g. trading, other than trading). In each group the absolute value of contracts with a positive fair value and a negative fair value are added together.

#### Contracts Held For Trading

Fair value of contracts held for trading purposes with negative or positive fair values.

#### Non Trading Contracts M-T-M

Fair value of contracts held for other than trading that are marked to market with negative and positive fair values.

#### Non Trading Contracts Not M-T-M

Fair value of contracts held for other than trading that are not marked to market with negative and positive fair values.

### Trading Revenue

Trading revenue from cash and derivative instruments by category of contract.

#### Interest Rate Instruments

Revenue from trading interest rate instruments held for trading.

#### Foreign Exchange Instruments

Revenue from foreign exchange instruments held for trading.

#### Equity Commodity, Index, Other

Revenue from equity security, index, commodity and other instruments held for trading.

#### Total

Sum of the above categories.

### Impact on N Inc of Non trading Derivs

The impact on net income of derivatives held for purposes other than trading.

#### Net Change to Net Int Mar.

The net increase (decrease) to interest income less the net increase (decrease) to interest expense.

#### Net Chg To Net Nonint Exp

Impact of derivatives on non-interest income and expense.

### Other

For banks filing FFIEC form 031 or 032 only.

#### R.C. Deriv Past Due 90+ Days

Replacement cost of interest rate, foreign exchange rate, other commodity and equity contracts 90 days or more past due.

#### R.C. Deriv P.D. 30-89 Days

Replacement cost of interest rate, foreign exchange rate, other commodity and equity contracts past due between 30 and 89 days.

### Outstanding(% of Total)

#### Derivatives By Contract

Derivatives are grouped by type of contract (e.g. futures, forwards, options, etc) and divided by total notional value of all derivatives. Within each group are included all interest rate, foreign exchange, equity derivative, commodity and other contracts. Available for all banks.

#### Future, FWD, Exch Traded Opt

Futures, forwards, exchange traded written and purchased options.

#### OTC Traded Options & Swaps

OTC traded written and purchased options and swap contracts.

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***Nontrading Contracts M-T-M***

Contracts held for other than trading that are marked to market.

***Nontrading Contracts Not M-T-M***

Contracts held for other than trading that are not marked to market.

***Trading Revenue (% Total Revenue)***

Trading revenue from cash and derivative instruments is displayed by category of contract. Individual categories are divided by total interest income (T.E.) plus Non interest income. The following information is available only for banks filing FFIEC form 031, 032 or 033.

***Interest Rate Instruments***

Revenue from trading interest rate instruments held for trading.

***Foreign Exchange Instruments***

Revenue from foreign exchange instruments held for trading.

***Equity Commodity, Index, Other***

Revenue from equity security, index, commodity and other instruments held for trading.

***Total***

Sum of the above categories.

***Impact on N Inc of Nontrad Derivs***

The impact on net income of derivatives held for purposes other than trading.

***Chg to Net Int Mar % NIM***

The net increase (decrease) to interest income less the net increase (decrease) to interest expense divided by net interest income (T.E.).

***Net Chg To Net Nonint Exp***

Impact on Non interest income or expense divided by Non interest income less Non interest expense.

***Other Ratios***

***Net Credit Exp % Risk Asset***

Net current credit exposure across all off-balance sheet contracts as reported on schedule RC-R divided by total risk weighted assets. See UBPR page 11A (Risk Based Capital Analysis) for details on risk weighted assets. Available from March 31, 1995 forward for banks that file call schedule RC-R in its entirety.

***NFV Nontraded Non M-T-M % T1 Cap***

Contracts held for other than trading and not marked to market with a positive value less those with a negative fair value divided by tier one capital.

***High Risk & Struc % Tot Secs***

High risk mortgage securities plus structured notes divided by total securities (debt plus equity). Calculated at cost.



CERT # CHARTER #	DSB # COUNTY	(PAGE 6 FORMAT FOR ALL BANKS)												PAGE 6		
		BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES														
		06/30/97			06/30/96			12/31/96			12/31/95			12/31/94		
ASSETS, PERCENT OF AVG ASSETS		BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1 PCT	BANK	PEER	1	BANK	PEER	1
TOTAL LOANS		58.07	58.49	50	57.49	59.55	32	62.33	60.61	55	57.43	59.51	59.01	60.64		
LEASE FINANCING RECEIVABLES		0.53	1.11	33	2.12	1.05	75	0.38	0.99	32	1.41	1.15	3.91	1.12		
LESS: LNS&LS ALLOWANCE		1.99	1.37	81	3.12	1.61	88	1.96	1.34	79	2.54	1.53	3.40	1.70		
NET LOANS & LEASES		56.61	58.35	48	56.49	58.90	34	60.75	60.51	46	56.30	59.13	59.52	59.93		
INTEREST-BEARING BANK BALANCES		9.16	1.78	90	6.20	2.70	76	6.62	0.64	93	6.63	2.22	3.02	2.92		
FEDERAL FUNDS SOLD & REALES		4.40	3.72	62	3.56	3.48	53	5.81	3.76	74	4.18	3.45	4.80	3.24		
TRADING ACCOUNT ASSETS		9.06	1.32	81	3.48	0.82	80	5.81	0.29	93	4.38	1.00	1.13	0.79		
HELD-TO-MATURITY SECURITIES		10.74	13.25	35	17.28	18.67	42	10.37	12.34	44	16.30	18.96	17.62	17.33		
AVAILABLE-FOR-SALE SECURITIES		0.12	4.17	1	NA	NA	NA	0.19	6.38	6	NA	NA	NA	NA		
TOTAL EARNING ASSETS		90.09	87.95	77	87.01	87.05	50	89.55	89.14	60	87.79	87.56	86.09	86.79		
NONINT CASH & DUE FROM BANKS		5.03	5.77	35	5.90	5.88	51	5.47	5.87	41	6.02	5.66	5.66	5.99		
PREMISES, FIX ASSTS & CAP LEASES		1.11	1.39	29	1.32	1.40	46	1.08	1.33	32	1.24	1.43	1.46	1.43		
OTHER REAL ESTATE OWNED		0.76	0.26	83	1.39	0.52	88	0.62	0.18	88	1.17	0.39	1.67	0.64		
ACCEPTANCES & OTHER ASSETS		3.01	4.13	22	4.39	4.47	51	3.27	3.44	46	3.77	4.24	5.11	4.38		
SUBTOTAL		9.91	12.05	22	13.00	12.95	50	10.45	10.86	39	12.20	12.44	13.90	13.21		
TOTAL ASSETS		100.00	100.00		100.00	100.00		100.00	100.00		99.99	100.00	99.99	100.00		
STANDBY LETTERS OF CREDIT		11.03	5.75	87	11.07	5.71	84	11.45	4.49	95	11.09	5.68	12.80	5.92		
LIABILITIES, PERCENT OF AVG ASST																
DEMAND DEPOSITS		18.30	15.70	74	18.66	15.16	76	18.47	16.23	69	18.72	15.40	18.38	14.58		
ALL NOW & ATS ACCOUNTS		9.27	6.83	70	9.43	6.79	76	9.27	8.02	60	9.32	6.79	9.16	6.06		
MONEY MARKET DEPOSIT ACCOUNTS		9.51	10.90	44	11.30	12.05	50	9.26	11.67	34	10.53	11.67	12.74	12.01		
OTHER SAVINGS DEPOSITS		19.95	6.84	94	20.82	6.38	98	19.59	8.22	90	20.58	6.63	18.94	6.30		
TIME DEP UNDER \$100M		11.93	10.77	59	14.32	12.73	59	13.02	13.71	48	13.34	11.81	17.20	14.25		
CORE DEPOSITS		68.96	55.53	70	74.53	58.08	76	69.61	61.90	62	72.49	56.89	76.42	57.32		
TIME DEP OF \$100M OR MORE		2.75	3.42	33	2.90	4.71	19	3.11	3.72	39	2.75	4.18	3.60	6.22		
DEPOSITS IN FOREIGN OFFICES		6.25	7.70	56	4.35	6.50	53	8.20	3.51	76	5.08	6.74	4.10	6.73		
TOTAL DEPOSITS		77.96	69.06	74	81.78	72.08	76	80.92	71.13	81	80.33	71.06	84.12	74.07		
FEDERAL FUNDS PURCH & REPOS		6.89	9.89	40	5.11	10.13	26	4.59	11.67	13	5.02	10.04	3.79	9.09		
OTHER BORROWINGS INCL MAT < 1YR		3.64	5.12	40	2.41	4.59	32	2.70	4.17	41	3.70	5.54	1.38	4.57		
MEMO: SHT TERM N. CORE FUNDING		19.53	31.78	29	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA		
OTHER BORROWINGS INCL MAT > 1YR		0.05	0.64	25	NA	NA	NA	0.04	0.66	25	NA	NA	NA	NA		
ACCEPTANCES & OTHER LIABILITIES		2.35	2.49	51	2.17	2.71	40	2.38	1.82	72	2.16	2.63	2.74	2.87		
TOTAL LIABILITIES(INCL MORTG)		90.88	91.49	35	91.47	91.90	38	90.63	91.84	25	91.20	91.72	92.03	92.62		
SUBORDINATED NOTES & DEBENTURES		1.31	1.32	46	1.39	1.20	55	1.31	0.87	65	1.36	1.31	1.39	0.89		
ALL COMMON & PREFERRED CAPITAL		7.81	7.18	72	7.15	6.89	57	8.06	7.22	79	7.44	7.07	6.58	6.37		
TOTAL LIABILITIES & CAPITAL		100.01	100.00	NA	100.01	100.00	NA	100.00	100.00	NA	100.01	100.00	100.00	100.00		
MEMO: ALL BROKERED DEPOSITS		0.00	0.19	27	0.00	0.47	19	0.00	0.21	30	0.00	0.31	0.00	0.81		
INSURED BROKERED DEP		0.00	0.04	55	0.00	0.12	55	0.00	0.08	60	0.00	0.06	0.00	0.18		

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## UBPR Page 06

### Balance Sheet—Percentage Composition of Assets and Liabilities

This page presents the major components of assets, liabilities, and capital as a percentage of total assets. Averages used on this page are a year-to-date average of end-of-period balances, including the prior year-end. Thus, for December, an average would be composed of the balance at December for the prior year, March, June, September and December of the current year. Please note that the averages used on this page are not used for earnings analysis on pages 1, 3 and 12.

#### Assets, Percent of Average Assets

##### *Total Loans*

Average total loans net of unearned income divided by average total assets. This item is derived by subtracting lease-financing receivables and unearned income from total loans and leases shown on the Report of Condition Schedule RC-C, Loan and Lease-Financing Receivables.

##### *Lease-Financing Receivables*

Average lease-financing receivables divided by average total assets.

##### *Less: Loan & Lease Allowance and ATRR*

Average loan and lease allowance and allocated transfer risk reserve divided by average total assets.

##### *Net Loans & Leases*

Average loans and lease-financing receivables net of unearned income and loss allowances/reserves divided by average total assets.

##### *Interest-Bearing Bank Balances*

Average of all interest-bearing bal-

ances due from depository institutions divided by average total assets.

##### *Federal Funds Sold & Resales*

Average federal funds sold and securities purchased under agreements to resell divided by average total assets.

##### *Trading Account Assets*

Average trading account assets divided by average total assets.

##### *Held-to-Maturity Securities*

For March 31, 1994 and subsequent quarters, held-to-maturity securities are included. For prior periods, total securities excluding trading assets are used.

##### *Available-for-Sale Securities*

For March 31 and subsequent quarters, available-for-sale securities are shown.

##### *Total Earning Assets*

The sum of the averages for net loans and lease-financing receivables, held-to-maturity and available-for-sale securities, interest-bearing balances due from depository institutions, federal funds sold and resold, and trading-account securities, divided by average total assets.

##### *Noninterest Cash & Due From Banks*

Average Noninterest-bearing balances due from depository institutions, plus average currency and coin, divided by average total assets.

##### *Premises, Fixed Assets & Capital Leases*

Average bank premises, furniture and fixtures, equipment, and other assets representing bank premises (including capitalized leases) divided by average total assets.

##### *Other Real Estate Owned*

Average real estate owned other than bank premises divided by average total assets.

##### *Acceptance & Other Assets*

The sum of the average for customers liability to the bank on acceptances outstanding, investments in unconsolidated subsidiaries and associated companies, and all other assets not included above, divided by average total assets.

##### *Subtotal*

The amount of Non interest cash and due from depository institutions, premises, and fixed assets (including capitalized leases), other real estate owned, acceptances and other assets divided by average total assets.

##### *Total Assets*

The total of the various percentages listed above. In all instances, the figure should approximate 100 percent.

##### *Standby Letters of Credit*

Average standby letters of credit divided by average total assets.

#### Liabilities, Percent of Average Assets

##### *Demand Deposits*

Average demand deposits divided by average total assets.

##### *All NOW and ATS Accounts*

Average NOW and ATS accounts divided by average total assets. See the description of these accounts for UBPR Page 04.

##### *Money Market Deposit Accounts*

Average MMDAs divided by average total assets.

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#### *Other Savings Deposits*

The average of all savings deposits other than MMDAs, divided by average total assets.

#### *Time Deposits Under \$100 Thousand*

Average total time deposits of less than \$100 thousand, divided by average total assets.

#### *Core Deposits*

The average of total deposits, less time deposits of \$100 thousand or more, less deposits in foreign offices, divided by average total assets.

#### *Time Deposits of \$100M or More*

The sum of the averages for time certificates of deposit of \$100 thousand or more and other time deposits in amounts of \$100 thousand or more divided by average total assets.

#### *Deposits in Foreign Offices*

The average of total deposits in foreign offices (including both interest-bearing and Non interest-bearing), Edge and agreement subsidiaries, and IBFs, divided by average total assets.

#### *Total Deposits*

Sum of all deposit categories above.

#### *Federal Funds Purch & Repos*

Average federal funds purchased and securities sold under agreements to repurchase divided by average total assets.

#### *Other Borrowing Incl Mat < 1 YR*

See definition on page 4 for this caption.

#### *Memo: Short Term Non Core Funding*

See definition on page 4 for this caption.

#### *Other Borrowing Incl MAT > 1 YR*

See definition on page 4 for this caption.

#### *Acceptances & Other Liabilities*

The sum of the averages for the bank's liability on acceptances executed and outstanding, mortgage indebtedness and liability for capitalized leases, and all other liabilities not included above, divided by average total assets.

#### *Total Liabilities (Including Mortgages)*

Average total liabilities (excluding notes and debentures subordinated to deposits) divided by average total assets.

#### *Subordinated Notes & Debentures*

Average notes and debentures subordinated to deposits divided by average total assets.

#### *All Common & Preferred Capital*

Average of all preferred and common stock, surplus, undivided profits and capital reserves, and cumulative foreign currency translation adjustments, divided by average total assets.

#### *Total Liabilities & Capital*

The total of the various percentages listed above. In all instances, this figure should approximate 100 percent.

#### *Memo: All Brokered Deposits*

Average total brokered deposits divided by average assets.

#### *Insured Brokered Dep*

Average Brokered deposits issued in denominations less than \$100,000 or participated out in shares less than \$100,000 divided by average assets.

#### *Direct and Indirect Investment in RE*

Average direct and indirect investments in real estate ventures divided by average assets.